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TOTEY DOCKET: CITI0186

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Kyle LEMONS et al.

Serial No.:

09/671,422

Filing Date:

September 27, 2000

For:

SYSTEM AND METHOD FOR DELIVERING

FINANCIAL SERVICES

Examiner:

To Be Assigned

Art Unit:

Unknown

Honorable Assistant Commissioner of Patents Washington, DC 20231

## INFORMATION DISCLOSURE STATEMENT

SIR:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)). However, the Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: 1/19/01

John M Harrington (Reg. No. 25,592) for George T. Marcou (Reg. No. 33,014)

KILPATRICK STOCKTON LLP Suite 800, 700 13th Street, N.W. Washington, DC 20005 (202) 508-5800 T0091-189148 WINLIB01:868419.1

PTO/SB/08A (08-00) r use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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ubstitute	e for form 1449A/PTC	)	PAR	Complete if Known		
			יועאיי	Application Number	09/671,422	
NFC	RMATION	DIS	CLOSURE	Filing Date	September 27, 2000	
STATEMENT BY APPLICANT				First Named Inventor	Kyle LEMONS et al.	
				Group Art Unit	Unknown	
	(use as many she	ets as	necessary)	Examiner Name	Unknown	
heet	1	of	1	Attorney Docket Number	CITI0186	7

			U.S. PATENT DOCU	MENTS	
Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Documer  Kind Code  Number  (if known)	Name of Patentee or Applicant	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevan Passages or Relevant Figures Appear
	1.	5,933,815	Zeanah et al.	08/03/99	
	2.	5,559,958	Farrand et al.	09/24/96	
	3.	5,604,904	Kini	02/18/97	
	4.	5,913,037	Spofford et al.	06/15/99	
_	5.	5,958,009	Friedrich et al.	09/28/99	
	6.	5,958,010	Agarwal et al.	09/28/99	

FOREIGN PATENT DOCUMENTS								
Examiner	Cite No.1	Foreign Patent Document			Name of Patentee	Date of Publication of	Pages, Columns, Lines, Where Relevant	
Initials*		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)	or Applicant of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	T <sub>6</sub>
	1.	Japan	9298543		Akihiro	11/18/97	Abstract only	

Examiner	Date	
Signature	Considered	

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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark hee if English language Translation is attached.



## **EXPRESS MAIL CERTIFICATE**

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Date of Deposit:

January 19, 2001

Type of Document(s):

Information Disclosure Statement;

Form PTO-1449, Information Disclosure Statement by Applicant(s) with cited

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Serial No.:

09/671,422

Date Filed:

September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Catherine A Johnson